

Information to identify the case:

Debtor 1	<u>Rickey Colemon</u>	Social Security number or ITIN	xxx-xx-3676
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Peggy Colemon</u>	Social Security number or ITIN	xxx-xx-0085
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-36601-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rickey Colemon

Peggy Colemon

5/4/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rickey Coleman
 Peggy Coleman
 Debtors

Case No. 12-36601-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 23

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db/jdb	+Rickey Coleman, Peggy Coleman, 2525 43rd Street, Pennsauken, NJ 08110-2126
513476343	+Chase, PO Box 78035, Phoenix, AZ 85062-8035
513476344	+Eichenbaum And Stylianou, LLC, 10 Forest Ave, Suite 300, PO Box 914, Paramus, NJ 07653-0914
513476345	+Financial Recoveries, 200 E Park Drive Ste 100, Mt Laurel, NJ 08054-1297
513476347	+Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
513476348	+Marts Oil Service, PO Box 11287, Wilmington, DE 19850-1287
513550547	+PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
513476349	+PNC Bank, 691 Naamans Road, Claymont, DE 19703-2330
513508987	+Slomin Security, Inc., Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Paramus, NJ 07652-5242
513476351	+Slomin's Inc, 125 Lauman Lane, Po Box 1886, Hicksville, NY 11802-1886
513476352	+Steven J Garin DMD, Haddon Oral Surgeons, PA, 475 Old Marlton Pike, Marlton, NJ 08053-2089
513542483	+The Mobile Solution, 333 Washington Blvd PMB153, Marina Del Rey, CA 90292-5152
513476353	+United Financial Service, 333 Washington Blvd, PMB 153, Marina Del Rey, CA 90292-5152
513715585	+Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 05 2018 00:13:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 05 2018 00:12:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	EDI: WFFC.COM May 05 2018 03:54:00 Wells Fargo Bank, NA, PO Box 10368, Des Moines, IA 50306-0368
513476346	+EDI: RMSC.COM May 05 2018 03:54:00 GE Capital, PO Box 981400, El Paso, TX 79998-1400
513504728	EDI: RMSC.COM May 05 2018 03:54:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
514124014	EDI: JEFFERSONCAP.COM May 05 2018 03:53:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
514124015	EDI: JEFFERSONCAP.COM May 05 2018 03:53:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
513666938	EDI: PRA.COM May 05 2018 03:53:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
513476354	+EDI: WFFC.COM May 05 2018 03:54:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513476350 ##+Receivables Management Services, 4836 Brecksville Rd, Po Box 509, Richfield, OH 44286-0509

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: May 04, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, N.A.
angela.pattison@powerskirn.com, ecf@powerskirn.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Seymour Wasserstrum on behalf of Debtor Rickey Colemon mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Joint Debtor Peggy Colemon mylawyer7@aol.com,
ecf@seymourlaw.net

TOTAL: 6